

Imaged Certificate of Notice Page 1 of 3
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

FILED
4/13/18 8:45 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

CHARLENE J. CAROTHERS-EDDENS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-20066

Chapter 13

Related to Dkt. No. 132

ORDER OF COURT


AND NOW, this 13th day of April, 2018, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

Prepared by: Ronda J. Winnecour, Esq.

DEFAULT ENTRY

Dated: April 13, 2018



Gregory L. Addonio jah
United States Bankruptcy Judge

Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Charlene J. Carothers-Eddens
DebtorCase No. 13-20066-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin
Form ID: pdf900Page 1 of 2
Total Noticed: 44

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db +Charlene J. Carothers-Eddens, 390 Caughey Avenue, Pittsburgh, PA 15202-3721
cr +Capital One Auto Finance, c/o Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace,
Albany, NY 12203-1006
cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860
13551765 +BARCLAY'S BANK DELAWARE, 125 S. WEST STREET, Wilmington, DE 19801-5014
13543401 BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
13594234 +Borough of Bellevue, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101
13551767 +CAPITAL ONE, 3905 DALLAS PARKWAY, Plano, TX 75093-7892
13551768 +CAPITAL ONE, PO BOX 30281, Salt Lake City, UT 84130-0281
13546662 +Capital One Auto Finance, 9441 LBJ FREEWAY, SUITE 350, DALLAS, TEXAS 75243-4652
13594232 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6002
13551774 +HOUSEHOLD BANK, ATTN: DISPUTE PROCESSING, 12447 SW 69TH AVENUE, Portland, OR 97223-8517
13551775 +HOUSEHOLD CREDIT SERVICES, PO BOX 98706, Las Vegas, NV 89193-8706
13543402 HOUSEHOLD FINANCE, PO BOX 4153-K, Carol Stream, IL 60197
13551777 +HOUSEHOLD FINANCE CORP., 1421 KRISTINA WAY, Chesapeake, VA 23320-8917
13551779 +HSBC, 1421 KRISTINA WAY, Chesapeake, VA 23320-8917
13642077 +HSBC Mortgage Services, Inc., PO Box 21188, Eagan, MN 55121-0188
13664647 Northgate School Dist./Bellevue Bor., c/o Pa.M.S., 336 Delaware Ave., Dept. W-83,
Oakmont, PA 15139-2138
13551780 PAMS BELLEVUE BORO, 386 DELAWARE AVENUE, Oakmont, PA 15139
13551781 +SAMPSON MORRIS, 2500 ELDO RD SUITE #1, Monroeville, PA 15146-1479
13551783 SUNOCO/CITIBANK SDNA, CITIBANK DISPUTE UNIT, PO BOX 6497, Sioux Falls, SD 57117-6497
13551784 SUNOCO/CITIBANK SDNA, CITIBANK CREDIT DEPT, PO BOX 6497, Sioux Falls, SD 57117-6497
13551785 +TARGET NATIONAL BANK, C/O TARGET CREDIT SERVICE, PO BOX 673, Minneapolis, MN 55440-0673
14764954 +U.S. Bank Trust National Association as, Serviced by Select Portfolio Servicing,,
3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
13553692 eCAST Settlement Corporation, assignee, of CitiFinancial, Inc., POB 29262,
New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: ECMBKMail@Caliberhomeloans.com Apr 14 2018 01:50:41 Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City, OK 73134-2500
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 14 2018 01:54:31
Capital One Auto Finance c/o Ascension Capital Gro, P.O. Box 201347,
Arlington, TX 76006-1347
13817927 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Apr 14 2018 01:50:41 CALIBER HOME LOANS, INC.,
13801 WIRELESS WAY, OKLAHOMA CITY, OKLAHOMA 73134-2500
13544230 +E-mail/Text: bankruptcy@cavps.com Apr 14 2018 01:50:11 CAVALRY PORTFOLIO SERVICES,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
13551769 +E-mail/PDF: creditonebknotifications@resurgent.com Apr 14 2018 01:54:56 CREDIT ONE BANK,
PO BOX 98873, Las Vegas, NV 89193-8873
13992249 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 14 2018 01:45:26
Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347
13827304 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 14 2018 01:54:36
Capital One Auto Finance c/o AIS, Portfolio Services, LP f/k/a AIS Data,
Services d/b/a/ Ascension Capital Group, 4515 N Santa Fe Ave. Dept. APS,
Oklahoma City, OK 73118-7901
13551770 +E-mail/Text: kbarkley@bernsteinlaw.com Apr 14 2018 01:50:32 DUQUESNE LIGHT,
C/O BERNSTEIN LAW FIRM, GULF TOWER SUITE 2200, 707 GRANT ST, Pittsburgh, PA 15219-1900
13598674 +E-mail/Text: kbarkley@bernsteinlaw.com Apr 14 2018 01:50:33 Duquesne Light Company,
c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
13551771 +E-mail/Text: bnc-bluestem@quantum3group.com Apr 14 2018 01:50:19 FINGERHUT,
6250 RIDGEWOOD RD, Saint Cloud, MN 56303-0820
13551772 +E-mail/PDF: gecsed@recoverycorp.com Apr 14 2018 01:45:35 GEMB/JCPENNEYS, PO BOX 981402,
El Paso, TX 79998-1402
13551773 +E-mail/PDF: gecsed@recoverycorp.com Apr 14 2018 01:45:12 GEMB/WALMART, PO BOX 981400,
El Paso, TX 79998-1400
13608865 E-mail/Text: JCAP_BNC_Notices@jcap.com Apr 14 2018 01:50:08 Jefferson Capital Systems LLC,
PO BOX 7999, SAINT CLOUD MN 56302-9617
13637958 E-mail/PDF: resurgentbknotifications@resurgent.com Apr 14 2018 01:54:33
LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13635759 E-mail/Text: bkr@cardworks.com Apr 14 2018 01:49:00 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13591678 +E-mail/Text: bncmail@w-legal.com Apr 14 2018 01:50:02 OAK HARBOR CAPITAL II, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13598256 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 14 2018 01:54:36
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: lfin
Form ID: pdf900

Page 2 of 2
Total Noticed: 44

Date Rcvd: Apr 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13551782 +E-mail/Text: philadelphia.bnc@ssa.gov Apr 14 2018 01:50:13 SOCIAL SECURITY ADMIN.,
300 SPRING GARDEN ST., MID-ATLANTIC PROGRAM SERVICE CENTER, Philadelphia, PA 19123-2992
13630083 +E-mail/Text: bncmail@w-legal.com Apr 14 2018 01:50:14 VANDA, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr Borough of Bellevue
cr Household Finance Consumer Discount Company
cr LSF8 Master Participation Trust
cr U.S. Bank Trust National Association as Trustee fo
13551766* BENEFICIAL, PO BOX 4153K, Carol Stream, IL 60197-4153
13551776* HOUSEHOLD FINANCE, PO BOX 4153-K, Carol Stream, IL 60197
13551778* +HSBC, PO BOX 5253, Carol Stream, IL 60197-5253
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
13543403 ##+HSBC, PO BOX 5253, Carol Stream, IL 60197-5253
TOTALS: 5, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor U.S. Bank Trust National Association as Trustee for
GIFM Holdings Trust bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Borough of Bellevue jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Mario J. Hanyon on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Richard C. Maider on behalf of Defendant Capital One Auto Finance jharriman@deilylawfirm.com,
bkecfactivitynotices@deilylawfirm.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Russell A. Burdelski on behalf of Debtor Charlene J. Carothers-Eddens atyrusb@choiceonemail.com
Russell A. Burdelski on behalf of Plaintiff Charlene Carothers-Eddens atyrusb@choiceonemail.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Thomas Song on behalf of Creditor LSF8 Master Participation Trust pawb@fedphe.com
TOTAL: 12